

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Virginia M. Snyder
 Debtor

Case No. 13-11328-sr
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 186NEW

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Feb 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2013.

db +Virginia M. Snyder, 810 Fox Meadow Drive, Royersford, PA 19468-1536
 smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
 Philadelphia, PA 19106-4404
 12972096 B AND B COLLECTIONS, PO BOX 2137, TOMS RIVER, NJ 08754-2137
 12972097 CITADEL, 820 EAGLEVIEW BLVD, EXTON, PA 19341
 12972098 +DIAMOND CREDIT UNION, 1600 MEDICAL DRIVE, POTTSTOWN, PA 19464-3242
 12972100 FINANCIAL RECOVERIES, PO BOX 1388, MT LAUREL, NJ 08054-7388
 12972101 LAWRENCE KATIN, MD, PC, 11 INDUSTRIAL BLVD- NO. 102, PAOLI, PA 19301-1620
 12972103 +PROFESSIONAL ACCOUNT SERVICES, 7100 COMMERCE WAY-STE 100, BRENTWOOD, TN 37027-6935
 12972105 TRAPPE FAMILY MEDICINE, 1 IRON BRIDGE DRIVE-STE 150, COLLEGEVILLE, PA 19426-2058
 12972106 WELLS FARGO HEALTH ADVANTAGE, PO BOX 660431, DALLAS, TX 75266-0431
 12972108 WOMENS HEALTH CARE GROUP, PO BOX 84329, BOSTON, MA 02284-3292

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: cromie-bky@verizon.net Feb 26 2013 03:03:36 WAYNE R. CROMIE, Attorney At Law,
 401 West Johnson Highway, East Norriton, PA 19401

tr +EDI: BGFSEITZ.COM Feb 26 2013 02:33:00 GARY F SEITZ, Rawle & Henderson LLP,
 The Widener Building, One South Penn Square, 17th Floor, Philadelphia, PA 19107-3400

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 26 2013 04:42:05
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 26 2013 04:44:03 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

12972095 EDI: AMEREXPR.COM Feb 26 2013 02:33:00 AMERICAN EXPRESS, PO BOX 1270,
 NEWARK, NJ 07101-1270

12972099 EDI: HFC.COM Feb 26 2013 02:33:00 Direct Rewards, PO BOX 17313, Baltimore, MD 21297-1313

12972102 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 26 2013 05:13:15 NCO FINANCIAL SYSTEMS,
 PO BOX 15740, WILMINGTON, DE 19850-5740

12972104 EDI: CHASE.COM Feb 26 2013 02:33:00 SLATE FROM CHASE, PO BOX 15153,
 WILMINGTON, DE 19886-5153

12972107 EDI: WFFC.COM Feb 26 2013 02:33:00 WELLS FARGO VISA, PO BOX 6412,
 CAROL STREAM, IL 60197-6412

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

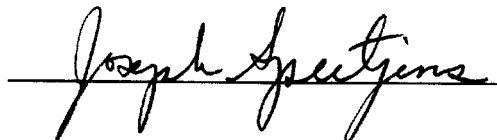
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2013

Signature:



District/off: 0313-2

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Form ID: 186NEW

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2013 at the address(es) listed below:

GARY F SEITZ gseitz@rawle.com, dell@ecfcbis.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WAYNE R. CROMIE on behalf of Debtor Virginia Snyder cromie-bky@verizon.net

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/15/13 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia M. Snyder
810 Fox Meadow Drive
Royersford, PA 19468

Case Number:
13-11328-sr

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7179

Attorney for Debtor(s) (name and address):

WAYNE R. CROMIE
Attorney At Law
401 West Johnson Highway
East Norriton, PA 19401
Telephone number: 610-272-7224

Bankruptcy Trustee (name and address):

GARY F SEITZ
Rawle & Henderson LLP
The Widener Building
One South Penn Square
17th Floor
Philadelphia, PA 19107
Telephone number: 215-575-4200

Meeting of Creditors

Date: **March 28, 2013**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/27/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

900 Market Street
Suite 400
Philadelphia, PA 19107
Telephone number: (215)408-2800

For the Court:

Clerk of the Bankruptcy Court:
Timothy B McGrath

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 2/25/13

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	